

Appl. No. 10/786,895  
Amdt. dated June 29, 2006  
Reply to Final Office Action of May 2, 2006

REMARKS

Claims 1 to 59 were pending in the application at the time of final examination. Claims 1 to 20, and 39 to 59 stand allowed. Claims 21 to 38 stand rejected as anticipated.

Applicant has amended the Claim 21 to include the limitations of Claims 27, 29 and 31. Applicant has cancelled Claims 27, 29 and 31. Claims 28, 30 and 32 are amended to correct informalities introduced by the canceling of Claims 27 and 29. Claim 33 is amended to correct informalities introduced by the amendment of Claim 21.

Applicant has amended Claim 34 to include the limitations of Claims 35 and 36. Applicant has cancelled Claims 35 and 36. Claims 37 and 38 are amended to correct informalities introduced by the canceling of Claim 36.

Applicant respectfully submits that the amendments place the claims in condition for allowance. In particular, Claims 21 and 34 now include limitations similar to Claim 1, which is allowed. Since dependent claims have been incorporated into the independent claim, the amendment does not raise new issues or require a new search. Accordingly, entry of the amendments is appropriate under Rule 116 because all claims are in condition for allowance.

Claims 21 to 38 stand rejected under 35 U.S.C. § 102(e) as being unpatentable over U.S. Patent Application Publication No. 2005/0149926 of Saltz, hereinafter referred to as Saltz.

Applicant respectfully traverses the anticipation rejection of Claims 21 and 34 in view of Saltz. In view of the Examiner's remarks, Applicant has amended Claims 21 and 34 to expressly recite the communication interface, and how the smart card and the terminal receive a request, retrieve the multiple parameters and perform the comparison. Accordingly, Applicant respectfully submits that the amendments are directly responsive to the Examiner's remarks and so are sufficient to overcome the anticipation.

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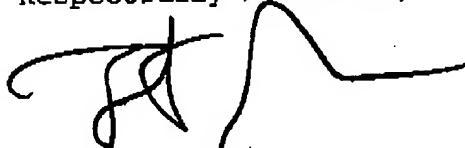
rejection. Applicant requests reconsideration and withdrawal of the anticipation rejection of each of Claims 21 and 34 in view of Saltz.

Claims 22 to 26, 28, 30, 32 and 33 depend from Claim 21 and so distinguish over Saltz for at least the same reasons as Claim 21. Applicant respectfully requests reconsideration and withdrawal of the anticipation rejection of each of Claims 22 to 33 in view of Saltz.

Claims 37 and 38 depend from Claim 34 and so distinguish over Saltz for at least the same reasons as Claim 34. Applicant respectfully requests reconsideration and withdrawal of the anticipation rejection of each of Claims 37 to 38 in view of Saltz.

Claims 1 to 26, 28, 30, 32 to 34 and 37 to 59 remain in the application. Claims 21, 28, 30, 32, 33, 34, 37 and 38 are amended. Claims 27, 29, 31, 35 and 36 are cancelled. For the foregoing reasons, Applicant(s) respectfully request allowance of all pending claims. If the Examiner has any questions relating to the above, the Examiner is respectfully requested to telephone the undersigned Attorney for Applicant(s).

Respectfully submitted,



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Mona J. Marshall June 29, 2006  
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